

# NEWSTRACKS

## Huntington C&O Railway Employees Federal Credit Union

October 2017 Edition



we belong to™  
**you**

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Federal Credit Union  
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Toll Free • (800)643-5039  
FaxLine • (304)525-3768  
www.c-ocreditunion.com  
Hours: Monday-Friday 8:30 to 5:30  
Saturday 9:00 to Noon (drive-thru only)

### Security Tip for Netlink Users

By default, NetLink users enter their credit union member number as the login ID. As an added security feature, users can change the login ID to something other than their member number. To enable the change, log in to NetLink and click the User Profile tab. Next, click the User Preferences link, then click the Change link located under the Personal Info heading. Enter a new login ID, verify it, and click the Update button. Note the new login ID must be at least six characters long, contain at least one letter and cannot include special characters. Also, once changed, users cannot return to using their member ID number as the login ID.

*FYI:* NetLink allows multiple user ID's for the same member number. For example, two or more persons can access the same NetLink account, each with their own user ID. Additionally, the NetLink account owner can set restrictions on what additional users can see and do online. To set up, click the *User Profile* tab, then select *Sub Users*. Next, click the *Create New User* link and follow the easy onscreen instructions. Please contact one of our Member Services Representatives with any questions.



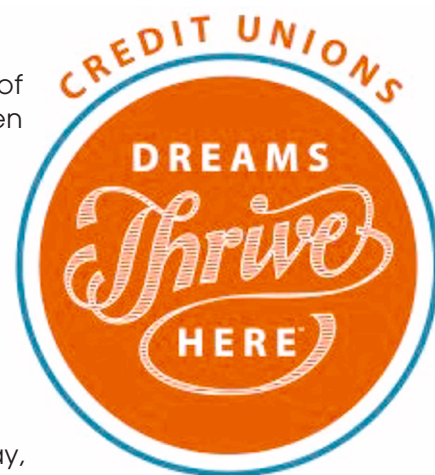
### 10th Annual ICU Day Open House

Fall is in the air and we all know what that means: football season, pumpkin lattes and International Credit Union Day Open House! Make plans now to join us on Saturday, October 21st from 9:00 a.m. until 1:00 p.m. as we open our lobby for treats and fellowship. We will be serving light refreshments and will have plenty of Stewart's Original Hot Dogs beginning around 11:00. Each member stopping by will be greeted with some handy giveaways and can register to win a great door prize.

And while you're here, why not take advantage of our many services? Staff will be available to open new accounts, take loan applications and to answer any questions you may have about the credit union.

This year's theme is "Dreams Thrive Here." We believe that we can help our members achieve their dreams, however big or small, by offer personal, friendly service every day.

So don't miss out! Come spend part of Saturday, October 21st with your credit union friends.



## Identity Theft

### *What is identity theft?*

Identity theft occurs when someone steals your identity to commit fraud. Stealing your identity could mean using personal information without your permission, such as: your name, Social Security number, or credit card number.

### *What are some consequences?*

Identity thieves may rent apartments, get credit cards, or start other accounts in your name. You may not find out about the theft until you review your credit report or a credit card statement and notice accounts you didn't open, charges you didn't make, or until you are contacted by a debt collector.

### *How can I spot identity theft?*

Keep an eye out for identity theft by reading your statements from credit card companies or banks and credit unions and checking your credit reports for suspicious activity.

### *Financial accounts and billing statements*

Look closely for charges you did not make. Even a small charge can be a danger sign. Thieves sometimes will take a small amount from your checking account and then return to take much more if the small debit goes unnoticed.

### *Credit reports*

Review your free credit reports from each of the three major credit bureaus. If an identity thief is opening financial accounts in your name, these accounts may show up on your credit report. Look for: inquiries from companies you've never contacted, accounts you didn't open, and wrong amounts on your accounts.

### *How do I get a copy of my credit reports?*

You are entitled to a free credit report every 12 months from each of the three major consumer reporting companies (Equifax, Experian and TransUnion). You can request a copy from [AnnualCreditReport.com](http://AnnualCreditReport.com). Consider staggering one report from each bureau every four months or so to have access throughout a year's time.

You can request and review your free report through one of the following ways:

- Online: Visit [AnnualCreditReport.com](http://AnnualCreditReport.com)
- Phone: Call 1-877-322-8228
- Mail: Download and complete the Annual Credit Report Request form. Mail the completed form to:

Annual Credit Report Request Service  
P.O. Box 105281  
Atlanta, GA 30348-5281

## Cyber Threats to Your Identity

Be aware of Internet threats that can endanger your personal information and identity.

### *Phishing*

Phishing is when cyber thieves send you emails that try to lure you into providing or confirming personal information. The emails look like they are being sent from legitimate organizations, often ones you know. They ordinarily use threats, warnings, or enticements to create a sense of urgency. You are typically asked to click on a link. If you do, it can lead to a spoof website. The site looks real enough to trick you into entering personal information.

### *Signs of Phishing Emails*

- Request for you to make contact via a provided link
- Spelling and grammar mistakes
- Generic greetings like "Dear User"
- Unsolicited attachments

### *Spear Phishing*

This form of phishing targets individuals or companies. The emails appear to be from an entity you know because spear phishers use information they already have about you to create more personalized, real-looking emails.



## Ask Egbert

*Ask Egbert any question about the credit union and how things work.*



**Q: How can I get information about my credit union VISA credit card?**

**A:** It's as simple as logging on to [www.EZcardinfo.com](http://www.EZcardinfo.com). Once registered, cardholders can view balances and transaction history, make one-time or scheduled payments, view statements and set up activity alerts. Also, users can sign up for our free ScoreCard

Rewards program and earn points to redeem for a huge selection of premium merchandise. With EZcardinfo, every detail is at your fingertips!

# INTERNATIONAL CREDIT UNION DAY

DREAMS  
*Thrive*  
HERE

ICU Day Open House  
Saturday, October 21

9:00 a.m. to 1:00 p.m.

CREDIT UNION

SUPPORTED BY



HARLAND CLARKE

## Why Credit Unions Are Worth Celebrating

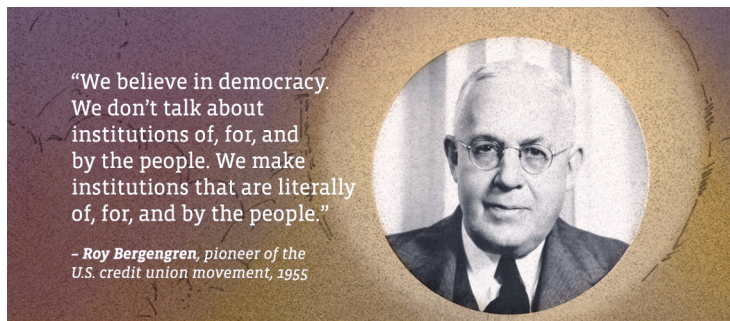
In 1924, Roy Bergengren, one of the architects of the credit union movement, reflected on what a credit union can do for people.

"The credit union is, in fact, a bridge," Bergengren wrote in the inaugural issue of "The Bridge," the official newsletter of the American credit union movement, which was then in its infancy. "It may be the bridge over which the tenant farmer travels the wide gap that separates him from ownership. It may be the way that opens the great land of opportunity to the wage worker, who finds his savings the 'open sesame' to broader possibilities for himself and his family."

Twenty-four years later, in 1948, credit unions in America, and later around the world, began celebrating the philosophy and achievements of credit unions every year on the third Thursday in October. The theme for International Credit Union Day 2017 is "Dreams Thrive Here," harkens back to Bergengren's sentiment, and it's meant to serve as a reminder of how effective credit unions like Huntington C&O Railway EFCU are at helping all people chase and achieve their biggest dreams in life.

This is because, unlike other financial institutions, credit unions are not-for-profit, so their primary purpose isn't to score record profits in order to cut distant shareholders bigger dividends checks. Rather, the primary purpose of credit unions is—and always has been—to be of service to their members. That means you.

This people-first philosophy doesn't just mean better service, it translates into a better financial deal for consumers. Credit unions, on average, offer higher rates of return on savings accounts, lower rates on loans, and fewer and lower fees than other financial institutions. Through the first half of 2016, according to data collected by the Credit Union National Association, credit union members saved \$9.3 billion over what they would have paid at banks: \$1.9 billion through higher yields on savings, \$1.2 billion on lower fees, and \$6.2 billion on lower loan rates.



### Thanksgiving Schedule

It's time to talk turkey. Thanksgiving is fast approaching, so we wanted to make sure members are aware of our operating schedule over the holiday. Our office will be closed on both Thursday, November 23rd and Friday, November 24th. Also, please note that our drive-thru window will be OPEN on Saturday, November 25th from 9:00 a.m. until noon. Have a great Thanksgiving!



### Share Account Dividend Rates 3rd Quarter 2017

Share Type	Minimum Balance	A.P.Y
Regular Shares	\$100	0.15%
Junior Shares	\$5	0.15%

### Holiday Closings

Thanksgiving	Thursday, November 23
Thanksgiving	Friday, November 24
Christmas	December 25
New Year's Day	January 1

